

## Insure MT Purchasing Pool Subsidy Examples

### 1. Employee Only – Age 35 – Rate Tier 5 – 20% Assistance Subsidy

Monthly Premium	\$331.68
Business Contribution	165.84 (1/2 of 2011 Employee Only premium)
Business Incentive Subsidy	81.13 (1/4 of 2010 Employee Only premium)
<b>TOTAL Business Cost</b>	<b>\$ 84.74</b>
Employee Contribution	165.84
Employee Assistance Subsidy	32.45 (20% of 2010 Employee Only prem minus bus contr)
<b>TOTAL Employee Cost</b>	<b>\$133.39</b>
<b>TOTAL Insure MT Cost</b>	<b>\$113.58</b>

### 2. Employee Only - Age 35 – Rate Tier 5 – 80% Assistance Subsidy

Monthly Premium	\$331.68
Business Contribution	165.84 (1/2 of 2011 Employee Only premium)
Business Incentive Subsidy	81.13 (1/4 of 2010 Employee Only premium)
<b>TOTAL Business Cost</b>	<b>\$ 84.74</b>
Employee Contribution	165.84
Employee Assistance Subsidy	129.81 (80% of 2010 Employee Only Prem minus bus contr)
<b>TOTAL Employee Cost</b>	<b>\$ 36.03</b>
<b>TOTAL Insure MT Cost</b>	<b>\$210.94</b>

### 3. Employee/Spouse – Age 55 – Rate Tier 7 – 20% Assistance Subsidy

Monthly Premium	\$1672.32
Business Contribution	440.08 (1/2 of 2011 Employee Only Premium)
Business Incentive Subsidy	215.30 (1/4 of 2010 Employee Only Premium)
<b>TOTAL Business Cost</b>	<b>\$ 224.78</b>
Employee Contribution	1232.24
Employee Assistance Subsidy	241.14 (20% of 2010 Emp/Spouse prem minus business contr)
<b>TOTAL Employee Cost</b>	<b>\$991.10</b>
<b>TOTAL Insure MT Cost</b>	<b>\$456.44</b>

### 4. Employee/Spouse – Age 55 – Rate Tier 7 – 80% Assistance Subsidy

Monthly Premium	\$1672.32
Business Contribution	440.08 (1/2 of 2011 Employee Only Premium)
Business Incentive Subsidy	215.30 (1/4 of 2010 Employee Only Premium)
<b>TOTAL Business Cost</b>	<b>\$ 224.78</b>

Employee Contribution	1232.24
Employee Assistance Subsidy	964.56 (80% of 2010 Emp/Spouse prem minus business contr)
<b>TOTAL Employee Cost</b>	<b>\$267.68</b>
<b>TOTAL Insure MT Cost</b>	<b>\$1179.86</b>

**5. Employee/Children – Age 30 – Rate Tier 4 – 20% Assistance Subsidy**

Monthly Premium	\$460.09
Business Contribution	132.84 (1/2 of 2011 Employee Only Premium)
Business Incentive Subsidy	64.99 (1/4 of 2010 Employee Only Premium)
<b>TOTAL Business Cost</b>	<b>\$ 67.85</b>
Employee Contribution	327.25
Employee Assistance Subsidy	64.04 (20% of 2010 Empl/Chldn minus bus contr)
<b>TOTAL Employee Cost</b>	<b>\$263.21</b>
<b>TOTAL Insure MT Cost</b>	<b>\$129.03</b>

**6. Employee/Children – Age 30 – Rate Tier 4 – 80% Assistance Subsidy**

Monthly Premium	\$460.09
Business Contribution	132.84 (1/2 of 2011 Employee Only Premium)
Business Incentive Subsidy	64.99 (1/4 of 2010 Employee Only Premium)
<b>TOTAL Business Cost</b>	<b>\$ 67.85</b>
Employee Contribution	327.25
Employee Assistance Subsidy	256.16 (80% of 2010 Empl/Chldn minus bus contr)
<b>TOTAL Employee Cost</b>	<b>\$263.21</b>
<b>TOTAL Insure MT Cost</b>	<b>\$321.15</b>

**7. Family/Children – Age 40 – Rate Tier 6 – 20% Assistance Subsidy**

Monthly Premium	\$1089.77
Business Contribution	209.57 (1/2 of 2011 Employee Only Premium)
Business Incentive Subsidy	102.52 (1/4 of 2010 Employee Only Premium)
<b>TOTAL Business Cost</b>	<b>\$ 107.05</b>
Employee Contribution	880.20
Employee Assistance Subsidy	172.25 (20% of 2010 Empl/Chldn minus bus contr)
<b>TOTAL Employee Cost</b>	<b>\$707.95</b>
<b>TOTAL Insure MT Cost</b>	<b>\$274.77</b>

**8. Family/Children – Age 40 – Rate Tier 6 – 80 % Assistance Subsidy**

Monthly Premium	\$1089.77
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Business Contribution	209.57 (1/2 of 2011 Employee Only Premium)
Business Incentive Subsidy	102.52 (1/4 of 2010 Employee Only Premium)
<b>TOTAL Business Cost</b>	<b>\$ 107.05</b>
Employee Contribution	880.20
Employee Assistance Subsidy	689.00 (80% of 2010 Empl/Chldn minus bus contr)
<b>TOTAL Employee Cost</b>	<b>\$191.20</b>
<b>TOTAL Insure MT Cost</b>	<b>\$791.52</b>